

PRESS RELEASE

FOR IMMEDIATE RELEASE

PHARMANIAGA INKS A COLLABORATION WITH CIMB TO ENHANCE FINANCIAL FLEXIBILITY FOR HEALTHCARE SMES

KUALA LUMPUR, 18 JULY 2025 – Pharmaniaga Logistics Sdn Bhd, a wholly owned subsidiary of Pharmaniaga Berhad ("Pharmaniaga") has signed a Collaboration Agreement ("Collaboration") with CIMB Bank Berhad ("CIMB" or "the Bank") to enhance supply chain financing and ease payment flexibility for small and medium enterprises ("SMEs") in the healthcare sector. The partnership aims to provide greater financial flexibility to clinics, pharmacies and medical buyers across the sector.

Under the Collaboration, Pharmaniaga and CIMB will offer enhanced payment flexibility to downstream buyers including private clinics and independent pharmacies through CIMB SME BusinessCard ("the Card"). Businesses can enjoy up to 50 days of extended credit when purchasing medical supplies using the Card and get unlimited 0.5% cash rebate on all Pharmaniaga purchases, offering a valuable incentive to improve cash flow and optimise working capital.

Lawrence Loh, Co-Chief Executive Officer, Group Commercial and Transaction Banking, CIMB Group, said, "We are pleased to partner with Pharmaniaga to deliver practical, value-added financing support for healthcare SMEs. These businesses play a crucial role in Malaysia's healthcare ecosystem, and providing them with the right financial tools is key to strengthening their resilience and capacity to deliver quality care. By offering extended credit terms and early settlement incentives, we help clinics, pharmacies, and medical buyers better manage cash flow, reduce operational strain, while enhancing the quality of care they provide."

This partnership exemplifies our commitment to embedding needs-based financial innovation within supply chains across high-impact sectors. We aim to further expand



our healthcare SME portfolio, driven by strategic collaborations with ecosystem partners and enhanced access to digital, sector-focused financing solutions. Through these efforts, we seek to play a meaningful role in building a more resilient and future-ready healthcare ecosystem across the country.

Zulkifli Jafar, Managing Director of Pharmaniaga Berhad, said, "This collaboration reflects Pharmaniaga's strong commitment to supporting our valued business partners with practical financial solutions to manage their supply chains more effectively. We encourage more clinics, pharmacies and healthcare SMEs leverage on this facility to ease daily operational and financial challenges. By offering greater payment flexibility and tailored financing options, we aim to empower our partners to grow sustainably while ensuring continuous access to a broad range of pharmaceutical products to serve their clients with confidence."

CIMB is strengthening its focus on the SME healthcare segment, recognising its critical role in supporting national well-being and the growing demand for tailored financial solution. Through strategic partnerships like this, CIMB catalyses SMEs to grow sustainably with tailored solutions that boost efficiency and unlock new opportunities in a rapidly evolving market.

Launched in 2023 in partnership with Mastercard, the CIMB SME Business Card ("the Card") is designed to meet the diverse needs of SMEs across various industries. The Card provides users with extended credit periods, unlimited cash rebates, and flexible payment options, enabling businesses to optimise their cash flow and better manage payables. Beyond its financial benefits, the Card also offers value-added privileges such as exclusive discounts and instalment plans, supporting SMEs in enhancing operational efficiency and competitiveness. This solution aligns with CIMB's broader commitment to delivering accessible, cost-effective financing and empowering businesses to accelerate their growth and digital transformation journeys.

The CIMB SME BusinessCard is open for application to a diverse range of business owners, including those managing private limited companies, limited liability partnerships, and sole proprietorships.

pharmaniaga®

-END-

About Pharmaniaga Berhad

Pharmaniaga is the pharmaceutical arm of Boustead Holdings Berhad Group of

Companies, which together with the Armed Forces Fund Board, are the substantial

shareholders of the Company. Listed on the Main Market of Bursa Malaysia

Securities Berhad, Pharmaniaga's core businesses are generic pharmaceuticals

manufacturing; research and development; marketing and sales; warehousing and

distribution of pharmaceutical and medical products. With a vision to be the premier

Malaysian pharmaceutical company, its operations are strengthened by five

manufacturing plants, as well as extensive logistics and distribution network in

Malaysia and Indonesia. Pharmaniaga Group is positioned to be a regional player in

the international pharmaceutical industry.

For more information, please visit https://pharmaniaga.com/.

Issued by Imej Jiwa Sdn Bhd on behalf of Pharmaniaga Berhad

For further media inquiries please contact:

Dato' Zuhri Iskandar Kamarzaman (Pharmaniaga)

E-mail: zuhri@pharmaniaga.com

Telephone number: 03-3342 9999 ext. 434

Elizabeth Tan (Imej Jiwa)

E-mail: elizabeth@imejjiwa.com | Mobile: +6012 207 0993

3/3